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**Florida House Approves Sweeping Personal Injury Protection Reforms
to Combat Fraud, Reduce Insurance Premiums**

Tallahassee, Fla. – In an effort to address rising automobile insurance costs and widespread automobile accident fraud, the Florida House of Representatives today approved House Bill 119, sponsored by Representative Jim Boyd (R-Bradenton), to reform the way motor vehicle insurance is regulated in Florida.

“Florida has unfortunately become a national leader in the area of auto accident fraud, and as a result, Florida families are paying more each month because of individuals scamming the system,” said House Speaker Dean Cannon (R-Winter Park). “House Bill 119 takes a good first step in ensuring those injured in an automobile accident receive the medical attention they need at the time they need it most, and helps to ensure Floridians aren’t absorbing the high costs of automobile accident fraud.”

“I am pleased the House of Representatives has decided to address a growing and costly problem for Florida’s families,” said Representative Boyd. “I thank Governor Scott and Chief Financial Officer Atwater for their leadership and my colleagues in the House for adopting a sensible approach toward reducing automobile insurance fraud and abuse in Florida. I am confident that by reducing the occurrences of fraud, we will see a reduction in premiums.”

House Bill 119 reforms Florida’s Personal Injury Protection insurance system by adopting the framework of the Medical Care Coverage (MCC) Law. Under the law, policyholders will retain minimum coverage of \$10,000 and the availability to recover lost wages and receive funeral benefits. Additionally, the bill makes the following changes to Florida’s no-fault motor vehicle insurance laws:

- Bases the coverage of medical services either on the severity of the injury as determined by medical professionals in a hospital emergency department within 7 days after the accident or on injured parties going directly to specified health care providers within 7 days after the accident;
- Covers a range of services including emergency transport, diagnosis and treatment, and follow up services related to the initial diagnosis;
- Requires insurers to file new rates to reflect the cost savings resulting from the bill;
- Caps attorney fees in individual disputes;
- Establishes a presumption that, unless rebutted by clear and convincing evidence, the determination by a physician of an emergency medical condition is correct;
- Establishes a 30-day payment delay period when fraud is suspected;

- Bars the payment of benefits to anyone who submits false material statements or information related to an automobile accident;
- Strengthens law enforcement's ability to investigate and prosecute fraud by specifying fraudulent acts and increasing penalties; and
- Creates a presumption, unless otherwise disputed, that an insured person's failure to appear for two examinations is an unreasonable refusal or failure to submit to the examination (which is required to receive benefits).

House Bill 119 now heads to the Florida Senate for consideration. For more information regarding Florida's personal injury protection laws, please view an [overview from the Office of Public Information online](#).

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